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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Bertram V. Burke
 Serial No : 09/611,905
 Filed : July 7, 2000
 For : Method and System to Create and Distribute Excess Funds From
 Consumer Spending Transactions
 Docket : EPC-8C
 Art Unit : 2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)
 Examiner : Dr. Geoffrey Akers, P.E. (Tel 703-306-5844)

OFFICIAL

Hon. Commissioner of Patents & Trademarks
 Washington D. C. 20231

PRELIMINARY AMENDMENT AFTER RCE

Sir:

Prior to an office action after the 6-13-03 RCE and supplemental to the 6-13-03 response to the November 12, 2002 Office Action, please amend the claims in accordance with attached sheets.

REMARKS

Claims 1 to 5, 15 to 53 are now in the application claims 36 to 53 have been added. Claims 1 to 5 and 15 to 35 are believed to be patentable for the reasons set forth in the 6-13-03 parent amendment.

Claims 36 to 40 are believed to be distinct and non-obvious from any of the references, alone or in combination by virtue of "entering, in the form of data, and into different stations of a network controlled by the payee and in different transactions, respective amounts each being greater than an amount due the